

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: PAMELA KELLEY

Case No.: 05-07819

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/04/2005.
- 2) This case was confirmed on 04/28/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/17/2008, 04/28/2005.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/02/2007, 10/14/2009.
- 5) The case was completed on 04/12/2010.
- 6) Number of months from filing to the last payment: 61
- 7) Number of months case was pending: 69
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 10,800.00
- 10) Amount of unsecured claims discharged without payment \$ 1,096.41
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 26,344.79
Less amount refunded to debtor	\$ 492.98
<b>NET RECEIPTS</b>	<b>\$ 25,851.81</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,555.20
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,623.49
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 4,178.69**

Attorney fees paid and disclosed by debtor **\$ 294.80**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CITY OF CHICAGO WATE	SECURED	485.00	339.21	339.21	339.21	.00
COUNTRYWIDE HOME LOA	SECURED	103,600.00	.00	.00	.00	.00
COUNTRYWIDE HOME LOA	SECURED	15,000.00	18,456.85	18,906.85	18,906.85	.00
COUNTRYWIDE HOME LOA	OTHER	.00	NA	NA	.00	.00
MB FINANCIAL BANK	SECURED	2,990.33	2,891.43	2,091.64	2,091.64	.00
ILLINOIS DEPT OF REV	PRIORITY	400.00	NA	NA	.00	.00
ILLINOIS DEPT OD REV	UNSECURED	270.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	300.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	600.00	.00	.00	.00	.00
UNITED STUDENT AID F	UNSECURED	27,660.00	.00	.00	.00	.00
TRINSIC	UNSECURED	191.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	NA	590.00	590.00	295.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	80.83	80.83	40.42	.00
COUNTRYWIDE HOME LOA	OTHER	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	18,906.85	18,906.85	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>2,430.85</u>	<u>2,430.85</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	21,337.70	21,337.70	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	670.83	335.42	.00

**Disbursements:**

Expenses of Administration	\$ 4,178.69	
Disbursements to Creditors	\$ 21,673.12	
<b>TOTAL DISBURSEMENTS:</b>		\$ 25,851.81

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/06/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.